



ATTENTION: BOX AFTER FINAL  
RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3621  
PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3031-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Mayur MANIAR et al. ) Group Art Unit: 3621  
Application No.: 09/651,320 ) Examiner: B. Bayat  
Filed: August 31, 2000 )  
For: METHOD FOR ESTABLISHING A )  
CREDIT LIMIT )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

RECEIVED  
APR 27 2004  
GROUP 36

**REQUEST FOR RECONSIDERATION AFTER FINAL**

In response to the Final Office Action dated January 21, 2004, please reexamine  
and reconsider the application in view of the appended remarks.